

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JOHN F. BLACK	§	Case No. 07-72223
FRANCES L. BLACK	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2007.
- 2) The plan was confirmed on 05/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/30/2009, 04/16/2010.
- 5) The case was completed on 02/08/2011.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$100,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,516.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 26,305.75	
Less amount refunded to debtor	\$ 805.75	
<b>NET RECEIPTS</b>		<b>\$ 25,500.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,796.17	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,496.17</b>
Attorney fees paid and disclosed by debtor:	\$ 300.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY DAVID H CARTER	Lgl	3,000.00	3,000.00	3,000.00	2,700.00	0.00
ALPINE BANK & TRUST CO	Sec	0.00	NA	NA	0.00	0.00
ALPINE BANK & TRUST CO	Sec	3,500.00	2,097.60	2,097.60	2,097.60	0.00
GRESTY'S AUTO SALE	Sec	2,823.00	2,424.71	2,424.71	2,424.71	349.92
MCHENRY COUNTY FEDERAL	Sec	8,500.00	NA	NA	224.01	246.99
MCHENRY COUNTY FEDERAL	Uns	8,275.99	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	1,020.00	1,030.61	1,030.61	1,030.61	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2.15	2.15	0.71	0.00
R.T. ZIP INC.	Pri	1,477.00	NA	NA	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	1,477.00	1,477.00	1,477.00	1,477.00	0.00
AMCORE BANK	Uns	0.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICES	Uns	52.00	84.00	84.00	27.33	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,324.00	8,565.39	8,565.39	2,786.75	0.00
AT&T UNIVERSAL CARD	Uns	115.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	932.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	468.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	613.00	613.04	613.04	199.45	0.00
LVNV FUNDING LLC	Uns	705.00	705.36	705.36	229.49	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	429.00	428.91	428.91	139.55	0.00
PRA RECEIVABLES MANAGEMENT	Uns	5,047.00	5,047.88	5,047.88	1,642.33	0.00
CREDITORS PROTECTION SERVICE	Uns	120.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	4,511.00	4,511.79	4,511.79	1,467.91	0.00
DISCOVER BANK	Uns	4,744.00	4,744.73	4,744.73	1,543.70	0.00
DISCOVER BANK	Uns	3,010.00	3,010.79	3,010.79	979.56	0.00
FREEDMAN, ANSELMO, LINDBERG	Uns	5,066.00	NA	NA	0.00	0.00
HSBC	Uns	768.00	NA	NA	0.00	0.00
JIM HOLDER HEATING & AIR	Uns	550.00	550.00	550.00	178.94	0.00
LTD FINANCIAL SERVICES	Uns	693.00	NA	NA	0.00	0.00
LVNV FUNDING	Uns	4,500.00	NA	NA	0.00	0.00
MCHENRY COUNTY FEDERAL	Uns	0.00	NA	NA	0.00	0.00
NCO FINANCIAL	Uns	142.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	1,500.00	1,568.00	1,568.00	510.15	0.00
AMCORE BANK NA	Uns	0.00	4,877.79	4,877.79	1,534.06	0.00
ROUNDUP FUNDING LLC	Uns	0.00	1,133.18	1,133.18	368.68	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	264.18	264.18	85.95	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,056.19	2,056.19	668.98	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,061.75	1,061.75	345.44	0.00
PORTFOLIO RECOVERY	Uns	0.00	987.26	987.26	321.20	0.00
PORTFOLIO RECOVERY	Uns	0.00	377.49	377.49	122.81	0.00
DISCOVER BANK	Uns	0.00	3,010.79	0.00	0.00	0.00
DISCOVER BANK	Uns	0.00	4,744.73	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,097.60	\$ 2,097.60	\$ 0.00
Debt Secured by Vehicle	\$ 2,424.71	\$ 2,424.71	\$ 349.92
All Other Secured	\$ 1,701.01	\$ 1,701.01	\$ 246.99
<b>TOTAL SECURED:</b>	<b>\$ 6,223.32</b>	<b>\$ 6,223.32</b>	<b>\$ 596.91</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,030.61	\$ 1,030.61	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 1,030.61</b>	<b>\$ 1,030.61</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 40,589.88</b>	<b>\$ 13,152.99</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,496.17	
Disbursements to Creditors	\$ 21,003.83	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 25,500.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/20/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.